

Form plncf13 – ntcnfp13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 17-19216-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Raymond D. Neate  
213 Washington Ave.  
Egg Harbor City, NJ 08215

Sheila D. Neate  
aka Sheila D. Coles  
213 Washington Ave.  
Egg Harbor City, NJ 08215

Social Security No.:  
xxx-xx-7602

xxx-xx-7562

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on April 20, 2022.

Dated: April 20, 2022  
JAN: kvr

Jeanne Naughton  
Clerk

In re:  
Raymond D. Neate  
Sheila D. Neate  
Debtors

Case No. 17-19216-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Apr 20, 2022

User: admin  
Form ID: plncf13

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Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Raymond D. Neate, Sheila D. Neate, 213 Washington Ave., Egg Harbor City, NJ 08215-1327
aty	+ Steven Kelly, Stern & Eisenberg, PC, 1040 N. Kings Highway, Ste. 407, Cherry Hill, NJ 08034-1925
cr	+ CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516808371	Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
516815043	Benjamin Neate, 213 Washington Ave Apt Eggg, Egg Harbor City, NJ 08215-1327
516857274	+ CALIBER HOME LOANS, INC., Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516808374	Carrie Brown Esq. Portfolio Recovery, ATL-DC-2002-16, 120 Corporate Blvd, Norfolk, VA 23502-4952
516808375	Cenlar Federal Savings & Loan, 425 Phillips Blvd, Ewing, NJ 08618-1430
516870411	+ Ditech Financial LLC, McCabe Weisberg & Conway, 216 Haddon Avenue, Suite 303, Westmont, NJ 08108-2811
519525030	+ KML Law Group, P.C., 700 Market Place East, #5000, Philadelphia, PA 19106-2312
518289317	+ LoanCare, LLC., 3637 Sentara Way, Virginia Beach, Virginia 23452, LoanCare, LLC., 3637 Sentara Way Virginia Beach, Virginia 23452-4262
518286320	+ LoanCare, LLC., 3637 Sentara Way,, Virginia Beach, Virginia 23452-4262
516879355	+ New Jersey Turnpike Authority, Mark Schneider, Esq., 581 Main Street, PO Box 5042, Woodbridge, NJ 07095-5042
516822904	+ Prime Acceptance Co., c/o Ragan & Ragan, P.C., 3100 Route 138 West, Wall, NJ 07719-9020
516808390	Sallie Mae Inc., PO Box 3229, Wilmington, DE 19804-0229
516808392	Stern and Eisenberg, PC, Margaret Cascino-F-139142-15, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925
519142880	+ Steven Kelly, Esquire, Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
516808393	Superior Court of NJ - Atlantic County, ATL-DC-002002-16, 1201 Bacharach Blvd, Atlantic City, NJ 08401-4510
516808394	Superior Court- Foreclosure Unit, F-039142, PO Box 971, Trenton, NJ 08625-0971
516958449	+ TD Bank, N.A., PO Box 16029, Lewiston, ME 04243-9507
516960919	+ TD Bank, N.A., c/o Law Office, of Richard J. Tracy III, Esq, 135 Montgomery St., Jersey City, NJ 07302-3633
517089759	U.S. Bank Trust, N.A., as Trustee for LSF9 Master, c/o Caliber Home Loans, Inc., PO Box 619063, Dallas, TX 75261-9063
516995708	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 23

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 20 2022 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 20 2022 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Apr 20 2022 20:32:00	Caliber Home Loans, Inc., 16745 W. Bernardo, Suite 300, San Diego, CA 92127-1908
cr	+ Email/Text: POCInquiries@BonialPC.com	Apr 20 2022 20:31:00	Ditech Financial LLC, c/o Buckley Madole, PC, PO Box 9013, attn: Andrew Kussmaul, Addison, TX 75001-9013
516808371	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 20 2022 20:31:00	Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
517808983	+ Email/Text: ECMBKMail@Caliberhomeloans.com		

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		Apr 20 2022 20:32:00	CALIBER HOME LOANS, INC., CALIBER HOME LOANS, INC., BANKRUPTCY DEPARTMENT, 13801 WIRELESS WAY, OKLAHOMA CITY OK 73134-2500
517047808	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Apr 20 2022 20:32:00	Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
516808372	Email/Text: ECMBKMail@Caliberhomeloans.com	Apr 20 2022 20:32:00	Calibur Home Loans, Inc., PO Box 24610, Oklahoma City, OK 73124-0610
516808373	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 20 2022 20:36:13	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
516879347	+ Email/Text: legal@castlecredit.com	Apr 20 2022 20:32:00	Castle Credit Co. Holdings, Prime Acceptance Corp., PO Box 6462, Chicago, IL 60680-6462
516808377	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 20 2022 20:36:16	Citi Cards, PO Box 6241, Sioux Falls, SD 57117-6241
516808378	Email/PDF: creditonebknottifications@resurgent.com	Apr 20 2022 20:36:01	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
516808379	Email/Text: mrdiscen@discover.com	Apr 20 2022 20:31:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316
516808380	+ Email/Text: POCInquiries@BonialPC.com	Apr 20 2022 20:31:00	DiTech Financial, c/o Buckley Madole, PC, PO Box 9013, Addison, TX 75001-9013
517033686	Email/Text: mrdiscen@discover.com	Apr 20 2022 20:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516875459	+ Email/Text: POCInquiries@BonialPC.com	Apr 20 2022 20:31:00	Ditech Financial LLC, c/o Buckley Madole, PC, attn: Andrew Kussmaul, PO Box 9013, Addison, TX 75001-9013
516808381	Email/Text: EBNBKNOT@ford.com	Apr 20 2022 20:32:00	Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
516808376	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 20 2022 20:36:05	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
516808382	Email/Text: key_bankruptcy_ebnc@keybank.com	Apr 20 2022 20:31:00	Key Bank, NA, 4910 Tiedeman Rd, Cleveland, OH 44144-2338
516808383	Email/PDF: resurgentbknottifications@resurgent.com	Apr 20 2022 20:36:09	LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518289317	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 20 2022 20:31:00	LoanCare, LLC., 3637 Sentara Way, Virginia Beach, Virginia 23452, LoanCare, LLC., 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
518286320	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 20 2022 20:31:00	LoanCare, LLC., 3637 Sentara Way., Virginia Beach, Virginia 23452-4262
516918778	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 20 2022 20:36:06	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517029219	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 20 2022 20:31:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516808384	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 20 2022 20:36:12	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
516808385	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 20 2022 20:31:00	Midland Funding LLC, c/o Midland Credit Management, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
516808386	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Apr 20 2022 20:31:00	NJ EZ Pass Violation Center, PO Box 4971, Trenton, NJ 08650-4971
516808387	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 20 2022 20:36:08	Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502-4962
517056216	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 20 2022 20:36:00	Portfolio Recovery Associates, LLC, C/O Capital

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			One Bank (usa), N.a., POB 41067, Norfolk VA 23541
517056181	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 20 2022 20:36:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517056253	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 20 2022 20:36:08	Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541
516808389	Email/Text: legal@castlecredit.com	Apr 20 2022 20:32:00	Prime Acceptance Corp, 20 N. Wacker Dr, Ste. 2275, Chicago, IL 60606-3096
519017699	+ Email/Text: RASEBN@raslg.com	Apr 20 2022 20:31:00	ROBERTSON, ANSCHUTZ, SCHNEID & CRANE LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170,, DULUTH, GA 30097-8461
516883811	+ Email/Text: ebn_bkrt_forms@salliemae.com	Apr 20 2022 20:32:00	Sallie Mae,, P.O box 3319,, Wilmington, DE 19804-4319
516808391	Email/PDF: gecsed@recoverycorp.com	Apr 20 2022 20:36:14	Sam's Club / Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
516809579	+ Email/PDF: gecsed@recoverycorp.com	Apr 20 2022 20:36:07	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516808395	Email/Text: bankruptcy@td.com	Apr 20 2022 20:31:00	TD Bank NA, 70 Gray Rd, Portland, ME 04105-2019
516808396	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 20 2022 20:31:00	Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054-4522
517014524	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 20 2022 20:31:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517088820	*+	Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
518289316	*+	LoanCare, LLC., 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
516808388	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502-4962

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2022 at the address(es) listed below:

District/off: 0312-1

User: admin

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Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Ditech Financial LLC NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Kevin M. Buttery	on behalf of Creditor CALIBER HOME LOANS INC. kbuttery@moodklaw.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
Sindi Mncina	on behalf of Creditor CALIBER HOME LOANS INC. smncina@raslg.com
Sindi Mncina	on behalf of Loss Mitigation Caliber Home Loans Inc. smncina@raslg.com
Sindi Mncina	on behalf of Creditor Ditech Financial LLC smncina@raslg.com
Sindi Mncina	on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC smncina@raslg.com
Steven A. Silnutzer	on behalf of Joint Debtor Sheila D. Neate stevenasil2000@yahoo.com G28047@notify.cincompass.com;silnutzerlaw@gmail.com
Steven A. Silnutzer	on behalf of Debtor Raymond D. Neate stevenasil2000@yahoo.com G28047@notify.cincompass.com;silnutzerlaw@gmail.com
Steven P. Kelly	on behalf of Creditor CALIBER HOME LOANS INC. skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
TOTAL: 15	